

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 13-32434-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Bayon
2050 Caroline Avenue
Linden, NJ 07036

Social Security No.:
xxx-xx-6094

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 8, 2019

JAN: dlr

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Laura Bayon
 Debtor

Case No. 13-32434-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db
 514277201 ++Laura Bayon, 2050 Caroline Avenue, Linden, NJ 07036-1006
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
 517226375 +Bank of America, National Association, c/o Ditech Financial LLC,
 2100 East Elliot Rd Bldg 94, Dept T-120, Tempe, AZ 85284-1806
 517226376 +Bank of America, National Association, c/o Ditech Financial LLC,
 2100 East Elliot Rd Bldg 94, Dept T-120, Tempe, AZ 85284,
 Bank of America, National Association, c/o Ditech Financial LLC 85284-1806
 514364181 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 517075594 ++DITECH FINANCIAL LLC, 2100 EAST ELLIOT, SUITE 94, TEMPE CA 85284-1806
 (address filed with court: Ditech Financial LLC, 2100 East Elliot Rd.,
 Bldg. 94, Dept. T-120, Tempe, AZ 85284)
 514497614 State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514277206 State Farm Bank, PO Box 23025, Columbus, GA 31902-3025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517226375 +E-mail/Text: carol.franklin@ditech.com Mar 09 2019 00:38:45
 Bank of America, National Association, c/o Ditech Financial LLC,
 2100 East Elliot Rd Bldg 94, Dept T-120, Tempe, AZ 85284-1806
 517226376 +E-mail/Text: carol.franklin@ditech.com Mar 09 2019 00:38:45
 Bank of America, National Association, c/o Ditech Financial LLC,
 2100 East Elliot Rd Bldg 94, Dept T-120, Tempe, AZ 85284,
 Bank of America, National Association, c/o Ditech Financial LLC 85284-1806
 517075594 E-mail/Text: carol.franklin@ditech.com Mar 09 2019 00:38:45 Ditech Financial LLC,
 2100 East Elliot Rd., Bldg. 94, Dept. T-120, Tempe, AZ 85284
 514331386 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 09 2019 00:39:26 Green Tree Servicing LLC,
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 514277202 +E-mail/PDF: gecsedirecoverycorp.com Mar 09 2019 00:36:12 Green Tree Servicing LLC,
 7360 South Kyrene Road, Tempe, AZ 85283-8432
 514288884 +E-mail/PDF: gecsedirecoverycorp.com Mar 09 2019 00:36:34 Green Tree Servicing, LLC.,
 7340 S. Kyrene Road, Recovery Dept. T-120, Tempe, AZ 85283-4573
 514277204 E-mail/Text: bncnotices@becket-lee.com Mar 09 2019 00:38:55 Kohl's Payment Center,
 PO Box 2983, Milwaukee, WI 53201-2983
 514521652 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 09 2019 00:59:16
 Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
 517479125 E-mail/Text: bkdepartment@rtresolutions.com Mar 09 2019 00:40:01
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029
 517479126 E-mail/Text: bkdepartment@rtresolutions.com Mar 09 2019 00:40:01
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
 514277205 E-mail/PDF: gecsedirecoverycorp.com Mar 09 2019 00:36:33 Sam's Club/GECRB, PO Box 530942,
 Atlanta, GA 30353-0942

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514331385 Green Tree Servicing LLC, P. O. Box 6154, Rapid City, South Dakota 57709-6154,
 Telephone Green Tree Servicing LLC, Green Tree Servicing LLC, number: 888-298-7785
 514277203* +Green Tree Servicing, LLC, 7360 South Kyrene Road, Tempe, AZ 85283-8432

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: cscnodsc

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Total Noticed: 18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

David C. Russo on behalf of Debtor Laura Bayon lawyerrusso@optonline.net,
deannabuss@gmail.com;russodr84994@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 4